

# Office for the Aging News

Published by the Niagara County Office for the Aging  
111 Main Street, Suite 101, Lockport, N.Y. 14094  
438-4020



April – June 2004

## Director's Column

*Spring has sprung but the snow is still here. We always seem to get snow for St. Patrick's Day but it came the day before. It is ironic that this is leap year so it could have been a St. Patrick day storm.*

*The office is working on Project 2015. This is when all the baby boomers or Baby Elders as they like being referred to, will come into the retirement mode. Although the population for the county will decrease the aging population will rise. You can refer to the graph in the next column. We need to be planning for the county so we can deal with the elderly issues.*

*HEAP is still open but will probably close soon, so if you think you might be eligible be sure and give the office a call.*

*The Staff is always ready to help you in any way they can.*

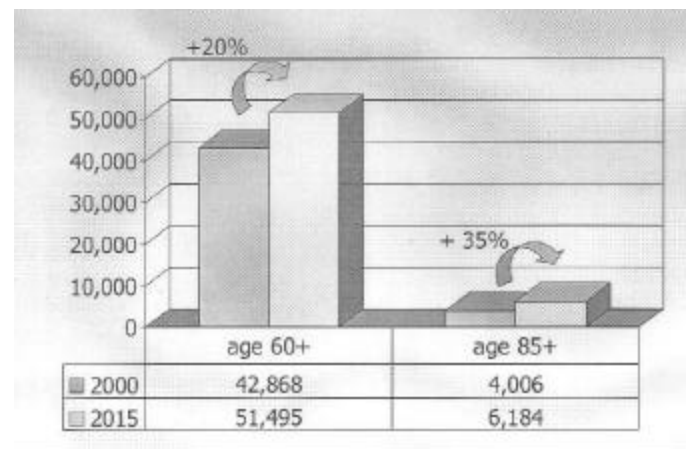
*Sincerely,*

*Shirley A. Wayda  
Director, Niagara Co. Office for the Aging*



## The Future of Aging in Niagara County

The 21<sup>st</sup> century brings both challenges and opportunities to the aging population in our county. A number of significant, converging trends illustrate the demographic challenges we will be facing in the coming years. The overall population of the county will decrease by 4.7% from 219,846 to 209,519 but the numbers of seniors will increase by 20% ( see graph below). This will definitely have an impact on services in future years.



**Health and Nutrition Update**

### **It's A Wrap!! Free Cooking Demos!**

During April and May, our Registered Dietitian, Glenda Reardon will be coming to sites with a cooking demonstration, called "It's a Wrap!" that may take you by surprise. You can expand your menu diversity and take an adventurous plunge into an ethnic food that you thought you would never go for. This may not be a food you had the opportunity to enjoy as a child or even as a young adult, but it is never too late to stimulate your appetite and try something new. Flour tortillas or soft shell burritos or "wraps" as they are often called come in many different sizes and flavors. Try sun-dried tomato, basil-herb, spinach, garlic herb, onion, or even jalapeno. They can be used as an entrée or a dessert or instead of the bread to make a sandwich called a roll-up; it all depends on what you pack in the middle. Wraps generally have fewer carbohydrates than their bread relatives, as they are thinner than bread. Also, keep in mind that Mexican food does not have to be spicy.

Demonstrations and taste testing will be presented. For dates and locations call the office.

### **Other Nutrition Education Presentations**

Cornell Cooperative Extension Educators will be coming to our nutrition sites during April to conduct presentations on "Pumping up the Vegetables". Add spices, dressings, cheese and other toppings to make vegetables tastier. Recipes will be distributed. The farmer's markets will be discussed. A schedule for these presentations will be posted at each of our dining site locations or call Glenda for more information at 438-4030.

### **Information and Assistance - Call 438-4020**

The Office for the Aging Information and Assistance staff are available in many locations in the county on a regular basis. They visit all of the senior centers and nutrition sites at least monthly, and are available at some

large club meetings and special events. If a home visit is needed an appointment can be made and someone will come to the home. To find out how to contact the information and assistance worker serving your area or schedule a home visit call Susan Christian at 438-4020 at the Office for the Aging.

Questions regarding health insurance can be answered by Information and Assistance staff at the locations mentioned above, or by HIICAP volunteers by appointment, and at the Lockport Senior Centre, North Tonawanda Senior Center and H.A.N.C.I. (Call 438-4020 for times).

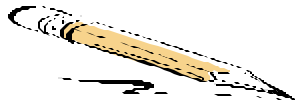
**HIICAP (Health Insurance Information, Counseling, and Assistance Program)**

### **New Medicare Prescription Legislation**

The Medicare Prescription Drug Improvement, and Modernization Act of 2003 provides a prescription drug benefit for Medicare beneficiaries in 2006, and provides a temporary discount card from June 1, 2004 to December 31, 2005. The actual prescription program takes effect on January 1, 2006.

The temporary, interim drug discount card program will be available between June 2004 and December 2005, and will have a maximum annual card fee of \$30.00. The card sponsors can be pharmacy benefit managers, wholesalers, retail pharmacies and insurance companies. Discounts on the drugs are negotiated by these sponsors. Consumer savings will average between 10 and 25%. There is a limit of one card per beneficiary. Low income beneficiaries (12%, 123 yearly income for single individuals, or \$16,362 for a couple) can qualify for a \$600 annual subsidy to spend on discounted prescription drugs, pay no annual fee to belong, and pay co-insurance between 5 – 10%.

Eligibility for the drug discount does not exclude those enrolled in EPIC. Those eligible for low-income transitional assistance could take advantage of the free \$600 benefit and use EPIC to supplement the coverage.



## H.E.A.P. and W.R.A.P.

### HEAP

What is HEAP? The **Home Energy Assistance Program** is a federal program which provides a small amount of money (\$40 to \$400) to help low income people who pay their own utility bills. Homeowners and some renters can qualify. The Office for the Aging HEAP staff process applications from people 60 and older and persons under 60 receiving SSI or Social Security Disability. Persons with monthly incomes below \$1,729 (1 person) or \$2,261(2 people) will be eligible this year.

It is important to continue to pay your bill every month. If you have a shutoff notice you should contact your utility to see if you can set up a payment plan, or, after the HEAP program opens, you can call the Department of Social Services at 439-7744 to apply for emergency shutoff funds.

### WRAP

Related to HEAP is WRAP, which stands for **Weatherization Referral, Assistance and Packaging** program. If a person is eligible for HEAP and is 60 or older, they are eligible for WRAP. WRAP staff help people who are homeowners assess needs for home repairs or modifications that will improve the safety and habitability of their homes. Information and advice is offered on what types of repairs or modifications should be made, and referrals are made to a variety of places including the NIACAP Weatherization program.

There is only a very limited amount of money available to help fund needed work for those most in need. Call for more information.



## The Legal Corner

The Office for the Aging has a legal assistance program for anyone 60 and over living in Niagara County. There are no fees, but contributions are accepted. There are many legal topics that our legal program addresses on a regular basis including wills, estate planning, tenant/landlord problems, and consumer fraud. Our lawyer, Gary Billingsley, is available at various locations in the County on a regular basis, including the Office for the Aging office on 111 Main Street in Lockport on Wednesday afternoons. Call the Office for the Aging for his schedule.

### Familiar Terms

- **Last Will and Testament:** a document usually composed by an attorney and duly witnessed that spells out the disbursements of your assets.
- **Living Will:** an additional document that details life sustaining treatments/medical procedures you wish to take advantage of or not, under certain conditions.
- **Health Care Proxy:** refers to both the document used and the person you have named to make health care decisions for you in the event you cannot.
- **Durable Power of Attorney:** The process whereby an agent is named to make financial decisions for you, to implement asset protections and manage your affairs –regardless of changes in your physical and mental conditions.
- **Living Legacy:** an historical accounting of your family, their traditions, history and stories.
- **Long Term Care Insurance:** a specific policy that pays the cost of home care or nursing home care. Premium cost, coverage, exclusions and waiting periods vary from policy to policy so it's important to do research and take your time when making this purchase.
- **Gifts/Trusts/Transfers:** a procedure used to reduce an estate, avoid taxes and provide for

family. Needs specific legal advice to be put into place.

**Note:** As a person ages, he feels less thirsty, so a special effort should be made to provide enough fluids. Remember that beverages with caffeine actually cause dehydration. Dehydration, especially in the elderly, can cause confusion and muscle weakness.



### Ponderables

Can you cry under water?

If money doesn't grow on trees then why do banks have branches?

Since Bread is square, why is sandwich meat round?

Why does round pizza come in a square box?

If a deaf person has to go to court, is it still called a hearing?

If you drink Pepsi at work at a Coke factory, will they fire you?

Why are you IN a movie, but you're ON TV?

**Taxation procrastination: The IRS receives 25.5 million returns, about 20% of the total filed, the week of the April 15<sup>th</sup> due date**

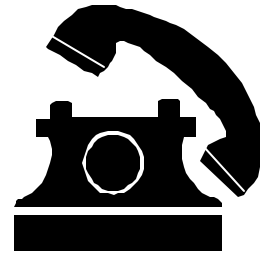


### Your Money

Money and property crimes come in many forms and are a big problem. Older people may be victims of consumer fraud such as con games or insurance scams. Even family members or friends can sometimes steal an older person's money or property. Trust what you feel. Protect yourself:

- ❖ Don't take money from your bank account if a stranger tells you to. In one common scam a thief may pretend to be a bank employee and ask you to take out money to "Test" a bank teller. Banks do not check out their employees this way.
- ❖ Stay away from deals that are "too good to be true." Beware of deals that ask for a lot of money up front and promise you sure success. Check with your local Better Business Bureau.
- ❖ Don't give your credit card or bank account number over the phone to people who ask for a contribution.
- ❖ Don't be taken in by quick fixes or miracle cures for health problems. People who are not trained or licensed may try to sell you miracle "cures" for cancer, baldness, arthritis, and other problems. Be sure to go to licensed professionals.





## Who to call at the Office for the Aging

Did you ever wonder who to ask for when you call the Niagara County Office for the Aging? You can always call our main number, **438-4020**, and ask who can best answer your question, or you can call the same number and ask for one of the people below.

**Director**, Shirley Wayda 438-4021

**Information and Assistance Program**, Susan Christian  
**Health Insurance Counseling (HIICAP)**, Susan Christian  
438-4023

**Expanded In-home Service to the Elderly Program (EISEP)**, Tim Sexton 438-4039

**Legal Services**, Gary Billingsley

**Home Delivered Meals**, Thomas Chapman 438-4031

**Congregate Meal Program, Nutrition Education and Counseling**, Glenda Reardon 438-4030

**Weatherization, Referral and Packaging (WRAP)**, Lee Puzan 438-4036

**Home Energy Assistance Program (HEAP)** Lee Puzan  
**Caregiver Program**, Nancy Smegelsky 438-4033

**Newsletter Editor** Nancy Smegelsky